



Guaranteed Health Benefits

Isn't it about time?

Insurance Commissioner Mike Kreidler's Guaranteed Health Benefit Plan would provide health care coverage for all Washington residents – and preserve freedom of choice. Our state is long overdue for a health care system that provides peace of mind and ensures high-quality care for all.

Here's how Commissioner Kreidler's plan works:

- All residents get **catastrophic coverage** for health emergencies over \$10,000 a year.
- Limited **preventive care** is covered, including an annual checkup, immunizations, cancer screenings and a yearly dental visit.
- Consumers **choose** additional coverage for other routine care.
- All insurance – catastrophic and routine health care – is provided by **private insurers**.

How to pay for guaranteed health benefits

The Commissioner's Guaranteed Health Benefit Plan is a revolutionary shift in how health care is paid for in Washington state. It will not increase health care costs, it will simply use the money already being spent on health care in Washington in a more fair and efficient way. And it will cover everyone.

The catastrophic portion of the plan would be paid for through a payroll tax - 1 percent of employees' earnings and 3 to 5 percent of employers' payrolls, with small businesses paying a lower rate than large businesses.

By removing the cost of catastrophic care (about \$6.5 billion every year), premiums for additional coverage will drop. People who choose to buy routine coverage will pay less than they do now.

Not controlled by government

- **Voters decide** if they want guaranteed health coverage. First, we will seek legislative approval, then voters will decide whether benefits will be available to all Washingtonians.
- Consumers **choose** their own health plans and doctors.
- **Private** insurers provide coverage.
- Nine-member **board determines benefits**. Representatives would come from business, labor, insurance carriers, health providers and the public.

What you can do

Insurance Commissioner Mike Kreidler needs your help to make it happen. To find out how you can help guarantee health benefits for all Washington citizens, contact Gabriela Quintana at 206-464-6828 or by e-mail at gabrielaq@oic.wa.gov.